

REMARKS

The amendment of claim 1 is supported by page 18 lines 13 to 21 of the application.

The amendments of claims 28 and 35 are supported by page 13 lines 8 to 10 and page 15 lines 5 to 7 of the application.

CLAIMS 1-43: REJECTIONS - 35 USC § 103

PICKETT (U.S. 6,012,144) discloses a method for secure and automated transmission of confidential information, to an authenticating organization 65 during a transaction with a user according to which a first part of the confidential information is sent to a computer system 40 over a first network 20, this process comprising a stage according to which the user sends the second part of the confidential information, complementary to the first part, to the computer system 40 over a second network 30 disjointed from the first network, the computer system 40 then sending to the authenticating organization 65, over a third network, the first and second part of the confidential information.

According to the Examiner, PICKETT does not teach the neutral intermediary of claim 1 of the application (see item 5 page 3 of the Official Action dated October 10, 2008).

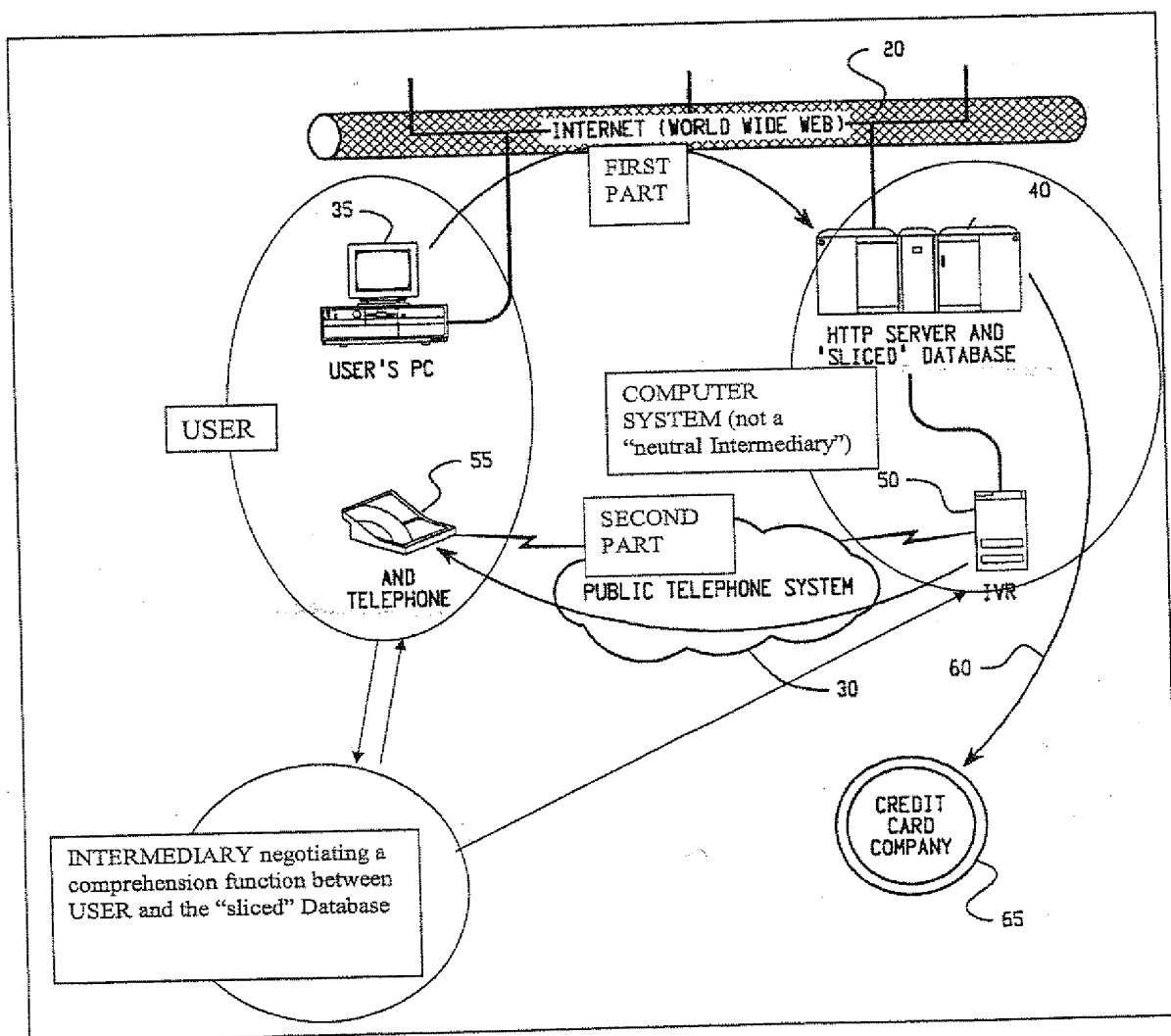
The applicant agrees. Indeed, the computer system 40 in PICKETT is not a "neutral intermediary", in particular because the computer system 40 retrieves both of the first and second

parts of the information. The computer system 40 combines the first and second parts of the information together in one message, and sends this message to the authentication organization (see column 4 lines 7-11 of PICKETT).

NAGEL (U.S. 7,181,017) discloses an "intermediary". The intermediary according to NAGEL has a technical function that differs from the intermediary according to the application: according to NAGEL, the intermediary is used for negotiating, between a user 20 and a database 30, a comprehension function for cryptographic problems (see abstract and Figure 1 of NAGEL).

As illustrated below, one skilled in the art could modify Figure 1 of PICKETT with the intermediary according to NAGEL, in order to reduce some security risks. He will follow the technical teaching of NAGEL, and would use this intermediary for negotiating, between the user and the "sliced database" of the computer system 40, a comprehension function.

Wherever this intermediary is disposed, the computer system 40 remains. Thus, in a combination of PICKETT and NAGEL, the authenticating organization 65 is not the only one retrieving all the confidential information, and the advantages of a method or system according to the application are not achieved.



For these reasons, amended claims 1 and 28 are believed to be non-obvious and thus patentable over a combination of PICKETT and NAGEL.

Claims 2-27 are believed to be patentable as being directly or indirectly dependent upon claim 1.

Claims 29-43 are believed to be patentable as being directly or indirectly dependent upon claim 28.

As a conclusion, we believe the application to be allowable.

The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

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